

Ahmed Bahr

SMEs Credit Officer.

Experienced Banker with +5 Years of work experience. Best Employee by year 2021 along with my previous job as Credit Administrator. Demonstrated problem-solving & Time Management skills with a satisfactory background in Data Analysis, Web Development & Web Design.

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WORK EXPERIENCE

Search Engine Evaluator (Part Time) Appen Inc.

09/2019 - Present
Improving Artificial Intelligence Systems

Achievements/Tasks

- Analyzed quality of online search results and users' experience With searching.

SMEs Credit Control Officer.

MSMEs Development Agency (MSMEDAEG)
- Presidency of the Council of Ministers -
Egypt

08/2022 - 08/2023 Giza, Egypt

Achievements/Tasks

- Revised and executed all conditions within the credit approval pre-disbursement of the credit facility which, will be disbursed to the credit clients - Medium or Small Enterprises- later. Also, with the revision of all cases' Liability Documents. Including: Deferral of Credit Indebtedness Cases, Cases of Direct Lending Credit Clients, Credit Debt Restructuring Cases, Rescheduling Credit Indebtedness Cases.
- Undertook a periodic review of any outstanding loan with a corrective action -If Required-.
- Prepared periodic reports (Weekly/Monthly/Quarterly) and presented to the Department's head. Along with a summary of any outstanding activities and its action plan to be completed.
- Performed a regular checkup of client's data accuracy. Including/Pertaining: Their outstanding balances, Upcoming loan installments -principle & interest- and past payments. In CO-operation with the regional Offices for any future required modifications.
- Handled a weekly check up on the insurance policies and its maturity dates. Therefore, its renewable process could be begun before the ending its maturity dates.
- Secured a successful credit line for multiple partners "Non-Governmental Organizations (NGOs) & Banks" with ensuring all the contracted terms & conditions for fund disbursements. Side to side, with redeployment of unused funds.
- Replaced many guarantors for many credit cases according to credit committee approval and client request.

EDUCATION

Bachelor of Business Information Systems. Helwan University

09/2012 - 08/2016 3.32 / 4.00 GPA "Very Good with Honors"

SKILLS

- Analytical Skills
- Critical Thinking
- Detail Oriented
- Collaboration
- Due Diligence
- Time Management.
- Negotiation
- Problem Solving
- Empathy
- Multitask-er
- Knowledge of Industry

CERTIFICATES

Corporate Finance Institute (CFI) - Vancouver -
Commercial Banking & Credit Analyst (CBCA®)
"Scholarship". (12/2022 - Present)

Commercial Banking & Credit Analyst (CBCA®): is an International world-wide accredited certificate which covers Financial Analysis, Credit Structuring, effective business & credit writing, quantitative skills and many more.

Corporate Finance Institute (CFI) - Vancouver -
Financial Modeling & Valuation Analysis (FMVA®) "ALX Africa Scholarship" (09/2022 - 11/2022)

Financial Modeling & Valuation Analysis (FMVA®): is an International world-wide accredited certificate which, I can learn financial modeling skills, streamline a budgeting and forecasting process, or improve competency levels across the entire accounting and finance spectrum. Also, it provides all the skills, tools, and techniques required to become a world-class financial professional.

Crisis Management "Know how to...in a crisis"
(01/2021 - 01/2021)

European Bank for Reconstructions & Development (EBRD) - The EBRD Know How Academy.

Soft Skills & Project Management. (11/2020 - 11/2020)
Digital Egypt Youth Program - National Telecommunication Institute (NTI).

Data Analysis Nanodegree Scholarship- Professional Track. (06/2020 - 03/2021)

Future work is a digital initiative powered by Ministry of Communications and Information Technology (MCIT), Information Technology Industry Development Agency (ITIDA) & Udcity.

Problem Solving using the Blue Ocean Strategy (Soft Skills) (09/2019 - 09/2019)

Egyptian Banking Institute

The Related Crimes to the Banking Operations
(08/2019 - 08/2019)

Egyptian Banking Institute

Credit Department Contracts & Guarantees
(04/2019 - 04/2019)

Egyptian Banking Institute

WORK EXPERIENCE

Credit Administrator.

Absolute Financial Advisors (AFA) – Egypt L.L.C.

01/2021 – 02/2022

Achievements/Tasks

- Operated many phone calls to the pending clients on a daily basis.
- Compiled all the clients' proper documents: Company's legal documents, Company's/Organization's activity sheets, the official financial statements and Banks' Statements of account.
- Prepared clients' follow-up reports on a monthly basis to the top Management.
- Extracted monthly official letters to pending clients in Co-operation with the legal department, which inform them with their missing documents according to the AFA's official documents check list.
- Organized multiple meetings with Relationship officers, managers and the top management to discuss about the latest updates

Corporate Credit Admin. & Control MID Bank – S.A.E

01/2018 – 01/2020

Achievements/Tasks

- Executed multiple credit approvals for specific branches according to the Standard Operations Procedures.
- Collaborated with legal department to create contracts of credit facilities.
- Achieved all guarantees, which all mentioned in the credit approval.
- Informed all the progress to Credit Follow-up team after all demanded papers were met.
- Operated multiple credit tickets, when documents were signed
- Acknowledged multiple new clients to the Central Bank of Egypt.

Operations Support Coordinator Commercial International Bank (CIB) – Egypt

12/2016 – 01/2018

Achievements/Tasks

- Executed accurately multiple Financial and Non-Financial Customer Requests (Fund Transfer, Collection Cheques, Stop Payment Cheques, Inheritance Cases) same day of Receiving.
- Accomplished properly sending of all Contingent documents or Customer's documents or customer requests as Outgoing Transfers to the Central Operations for Execution on Same Day before the Agreed Cut Off-time.
- Operated the custody of security items at the branch (Credit Cards, Debit Cards, Cheque Books etc...) with accurate reconciliation and daily balancing of security items.
- Made timely reporting and rectification of all transactions (exceptions, deviations and errors) at branch level.
- Achieved the compliance requirements / mandates to meet both the internal and the regulatory requirements.

CERTIFICATES

Duties of Credit Administration & Follow up Department
(03/2019 – 03/2019)

Egyptian Banking Institute

Introduction to Check Provisions (02/2019 – 02/2019)

Egyptian Banking Institute

Legal Forms of Companies (According to the Egyptian Law) (01/2019 – 01/2019)

Egyptian Banking Institute

Introduction to Trade Finance (11/2018 – 11/2018)

Egyptian Banking Institute

Principles of anti-money laundering (11/2016 – 11/2016)

Egyptian Banking Institute

HONOR AWARDS

Certificate of Appreciation: Absolute 2021 Best Employee
(02/2022)

Absolute Financial Advisors (AFA) –Egypt L.L.C.

Certificate of Excellence: Best Employee of the Month
(October 2021) (11/2021)

Absolute Financial Advisors (AFA) –Egypt L.L.C.

AXA Certificate of recognition: Top Achievers – Batman
– EGP 24000 Issued API (09/2017)

AXA's Recognition for selling medical insurance Policies – CIB.

PROJECTS:

Data Wrangling, Analyzing & Cleaning – Wuzzuf Job
Posts and Applications "2014, 2015 Database"
(08/2022 – 09/2022)

- Participate in a team to filter the data base of 'Wuzzuf Job Posts and Applications 2014 & 2015' up – Basharsoft S.A.E (Creator of WUZZUF & Forasna) – Egypt

LANGUAGES

Arabic

Native or Bilingual Proficiency

German

Elementary Proficiency

English

Native or Bilingual Proficiency